



75 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 517.292.4910

**2010 Rate Renewal Exclusively for
 Montabella Community Schools
 Renewal Effective 07/01/2010**

Quote #: 308560
 MESSA Field Rep: Larry Donston
 Date Created: 04/30/2010

PAK A - 064C Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Super Care 1		Single: 1	\$637.16
Out-of-Pocket/UC/ER Copay:	N/A		2-Person: 2	\$1,431.73
Out-of-Pocket Drug Copay:	\$10/\$20		Family: 1	\$1,590.64
Out-of-Pocket Deductible:	\$250/\$500			
Members Included:	None			
Composite:		\$1,063.20		
Dental:			Single: 1	
Class I:	80%		2-Person: 2	
Class II:	80%		Family: 1	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Services:	2 Cleanings			
Composite:		\$87.99		\$87.21
Vision:	VSP 2		Single: 1	
			2-Person: 2	
			Family: 1	
Composite:		\$13.05		\$13.22
Life Insurance:	\$10,000		4	
Rate/\$1000				\$0.14
Volume				\$40,000.00
Composite:		\$1.40		\$1.40
Q&D Coverage:	\$10,000		4	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.30		\$0.30
Total Composite Rate per Member		\$1,165.94		
Total Monthly Rate per Member - Single				\$739.29
Total Monthly Rate per Member - 2-Person				\$1,533.86
Total Monthly Rate per Member - Family				\$1,692.77
PAK A COBRA RATES:				
	Medical		Single	\$635.66
			2-Person	\$1,430.23
			Family	\$1,589.14
	Dental		Single	\$87.21
			2-Person	\$87.21
			Family	\$87.21
	Vision		Single	\$13.22
			2-Person	\$13.22
			Family	\$13.22

The above rates are based on plans and enrollment as of 04/30/2010. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements may require re-calculation of rates.

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PAK B - 064C Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 2	
Class I:	80%		2-Person: 0	
Class II:	80%		Family: 3	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Composite:		\$71.33		\$87.21
Vision:	VSP 2		Single: 2	
			2-Person: 0	
			Family: 3	
Composite:		\$11.50		\$11.66
Life Insurance:	\$10,000		5	
Rate/\$1000				\$0.14
Volume				\$50,000.00
Composite:		\$1.40		\$1.40
AD&D Coverage:	\$10,000		5	
Rate/\$1000				\$0.03
Volume				\$50,000.00
Composite:		\$0.30		\$0.30
Total Composite Rate per Member		\$84.53		\$100.57

PAK B COBRA RATES:

Dental	Single	\$87.21
	2-Person	\$87.21
	Family	\$87.21
Vision	Single	\$11.66
	2-Person	\$11.66
	Family	\$11.66

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PAK C - 064C Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 6	\$541.54
PHYSICIAN/UC/ER Copay:	\$5/\$10/\$25		2-Person: 7	\$1,216.60
Drug Copay:	\$10/\$20		Family: 33	\$1,351.61
Co-insurable:	In-\$200/\$400, Out-\$400/\$800			
Members Included:	Adult Immunizations			
Composite:		\$1,068.36		
Dental:			Single: 6	
Class I:	80%		2-Person: 7	
Class II:	80%		Family: 33	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Cleanings:	2 Cleanings			
Composite:		\$87.99		\$87.21
Vision:	VSP 2		Single: 6	
			2-Person: 7	
			Family: 33	
Composite:		\$14.28		\$14.47
Life Insurance:	\$10,000		46	
Cost per \$1000				\$0.14
Annual Premium				\$460,000.00
Composite:		\$1.40		\$1.40
Accident & Sickness Coverage:	\$10,000		46	
Cost per \$1000				\$0.03
Annual Premium				\$460,000.00
Composite:		\$0.30		\$0.30
Annual Composite Rate per Member		\$1,172.33		
Annual Monthly Rate per Member - Single				\$644.92
Annual Monthly Rate per Member - 2-Person				\$1,319.98
Annual Monthly Rate per Member - Family				\$1,454.99
PAK C COBRA RATES:				
	Medical		Single	\$540.04
			2-Person	\$1,215.10
			Family	\$1,350.11
	Dental		Single	\$87.21
			2-Person	\$87.21
			Family	\$87.21
	Vision		Single	\$14.47
			2-Person	\$14.47
			Family	\$14.47

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